



BOARD REPORT

REPORT No.: 2026-08

MEETING DATE: MARCH 19, 2026

SUBJECT: DRAFT 10-YEAR HOUSING AND HOMELESSNESS PLAN

RECOMMENDATION

For information only.

REPORT SUMMARY

To present The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with information related to the new draft TBDSSAB 10-Year Housing and Homelessness Plan and seek feedback before submission of the plan to the Ministry of Municipal Affairs and Housing (MMAH).

BACKGROUND

The Ministry of Municipal Affairs and Housing (MMAH) requires all Service Managers to submit a 10-Year Housing and Homelessness Plan by the spring of 2026. TBDSSAB commissioned OrgCode Consulting to offer insights into the homelessness service sector in the District of Thunder Bay to assist with the section relating to homelessness in the 10-year plan.

COMMENTS

The draft TBDSSAB 10-Year Housing and Homelessness Plan (2025-2035) has been developed through extensive community feedback that was provided through OrgCode Consulting Inc. who were commissioned by TBDSSAB in the spring of 2025.

The plan explores the full housing and homelessness system and the recommendations contained within this plan impact and influence the full spectrum of the housing continuum, from absolute homelessness to private market housing for people of all ages.

There is a total of 50 recommendations contained within the 10-year plan. The achievement of these recommendations will strengthen the housing and homelessness system and provide better outcomes for individuals and families that it serves.

Administration will update the Board annually on the progress made in achieving the recommendations identified through this plan. The annual update will also provide an opportunity to assess whether additions or deletions of recommended actions are necessary as the environment changes over the years.

STRATEGIC PLAN IMPACT

This report aligns with the current strategic plans of humanizing human services, encouraging advocacy and awareness, and promoting reconciliation and inclusion.

FINANCIAL IMPLICATIONS

There are no immediate financial implications for TBDSSAB in this report, however the recommendations may lead to future budget considerations in next step planning.

CONCLUSION

The draft TBDSSAB 10-Year Housing and Homelessness Plan sets a clear, coordinated path that works towards ensuring people have access to safe, stable, and affordable housing. By combining prevention, supportive services, advocacy, and strategic investments TBDSSAB moves to reduce homelessness, strengthen communities, and create lasting systemic change. Further Board recommendations will be considered within the final draft as presented at the April 2026 board meeting.

REFERENCE MATERIALS

Attachment #1 Under One Roof - Chapter 2: A Housing and Homelessness Plan (2025-2035)

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THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

Under One Roof – Chapter Two

10-Year Housing and Homelessness Plan, 2025-2035

Prepared by:
The District of Thunder Bay Social Services Administration Board

March 2026

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Introduction

Executive Summary

Housing and homelessness support is essential for helping individuals and families regain stability and rebuild their lives. Effective support includes access to safe shelter, mental and physical healthcare, job training, income security, and social services. Outreach programs work directly with people experiencing homelessness to connect them with housing solutions and long-term support systems. The goal is to stabilize individuals along the housing continuum, working towards independent living. Community involvement, government funding, and non-profit organizations all play critical roles in providing resources and advocating for change. Ultimately, comprehensive housing and homelessness support not only improves individual lives but also strengthens communities by addressing the root causes of homelessness.

Recommendations identified in this plan grew from TBDSSAB's first 10-year housing and homelessness plan with a continued Goal and Objectives for housing in the District of Thunder Bay.

Goal

A people centric system of housing and homelessness services that offers choice and efficiency.

Objectives

TBDSSAB's objective as it relates to housing is to:

- Promote and support housing opportunities for people living in the District of Thunder Bay by using existing resources and programs to build effective partnerships, which contribute to the social and economic development of the District.
- Promote equitable access to housing.
- Provide a sustainable supply of supported, affordable and subsidized housing to meet the needs of current and future residents.

- Empower people through the provision of a continuum of housing to become more independent and improve their quality of life.

The housing and homelessness plan presented in this report has been developed through extensive community consultations with a broad range of stakeholders representing the interests of people who are at different stages along the housing continuum. The recommendations in this report are also supported by detailed data analysis of the key factors that impact the supply and demand for housing.

The aim of this plan is to provide a blueprint that will set the course for meeting the housing needs of the residents in the District over the next 10 years. It also outlines the priorities for the TBDSSAB as legislated by the *Housing Services Act, 2011* (HSA).

The recommendations stemming from this plan impact and influence the full spectrum of the housing continuum from absolute homelessness to private market housing for people of all ages and varying degrees of abilities. For community housing, the recommended actions are designed to enable the TBDSSAB to both improve and strengthen its current legislated role as the funder and administrator of community housing.

This housing strategy brings together a wide range of recommended actions. To ensure achievement of the desired results, a detailed implementation plan including the identification of partners, resources, investments, timelines, and performance measures needs to be put into place.

The 54 recommended actions and corresponding indicators of success ([Appendix A](#)) are grouped into 9 main categories:

- Emergency Shelters
- Transitional and Supportive Housing
- Encampment Response
- Homelessness General
- Community Housing
- Direct Owned Community Housing
- Private Landlord Rent Supplement and Portable Housing Benefit Programs
- Affordable Housing
- Advocacy and Education

The variables examined included: the local economy and prospects for future growth, population distribution, household formation, homelessness data, and income. The trends revealed through the analysis of primary and secondary data were further informed through extensive community consultations.

Chapter Two of TBDSSAB's 10 Year Housing and Homelessness plan requires a sustained, compassionate, and coordinated effort. By expanding access to affordable housing, developing connections to income security, strengthening mental health and addiction services, and supporting job training and community outreach, we can create lasting solutions that restore dignity and opportunity to those most in need. TBDSSAB's continued commitment to collaborative action and evidence-based strategies will be essential in building a future where no one is left without a place to call home.

About Us

The District of Thunder Bay Social Services Administration Board (TBDSSAB) was established by the Province of Ontario on April 1, 1999 through the enactment of the *District Social Services Administration Board (DSSAB) Act*. It is one of 47 Service Managers mandated by the province to deliver certain social services.

Mission

TBDSSAB delivers provincially mandated services on behalf of the citizens of the District of Thunder Bay.

Vision

TBDSSAB provides quality services within the context of a commitment to social justice and recognition of people's potential to achieve self-sufficiency.

Values

At TBDSSAB, we:

- Respect
- Accept
- Collaborate
- Understand
- Are Empathetic
- Have Integrity

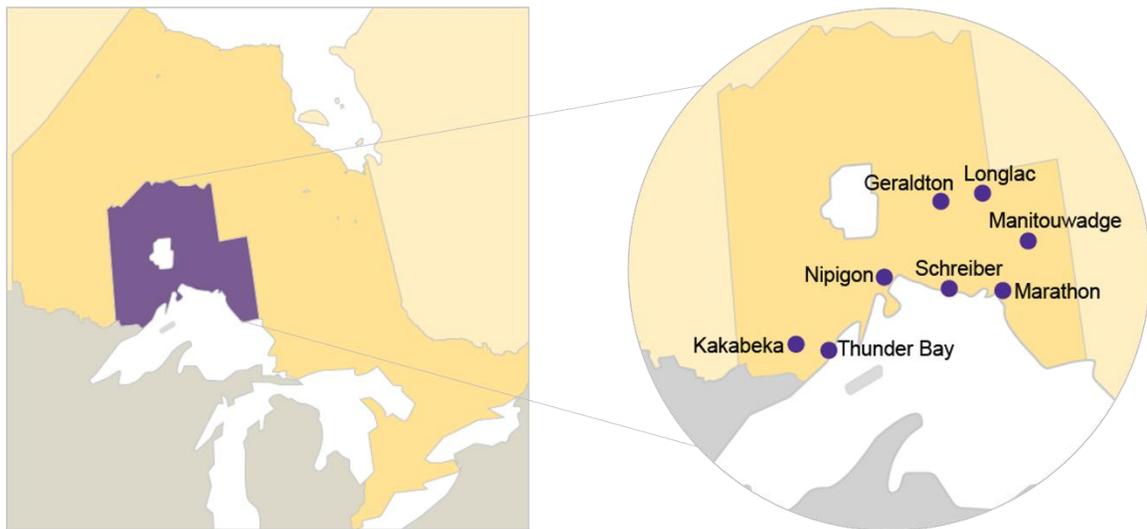
- Promote Wellness

Service Area

Our service area includes 15 municipalities that appoint representatives to our Board of Directors through their municipal Councils. As well, the Board of Directors includes an elected representative from the Territories without Municipal Organization.

There are eight TBDSSAB offices across the District. The offices are in the City of Thunder Bay, Kakabeka, Nipigon, Schreiber, Marathon, Manitouwadge, Longlac and Geraldton.

Figure 1: Geography of the District of Thunder Bay and TBDSSAB offices



Land Acknowledgement

We respectfully acknowledge that TBDSSAB operates and owns property on the traditional territories of many First Nations communities across what is now known as The District of Thunder Bay.

Our service area, including 8 offices and hundreds of housing properties, spans the traditional territory of the Anishinaabeg nation, including Ojibweg, Anishinini and Saulteaux communities signatory to Treaties #3, #9, and #60. This land has long served as a travelling route, gathering place, and homeland for many First Nations, Métis and Inuit peoples.

As an organization that aims to help people find “home”, we acknowledge our responsibility as stewards of this land and its history. We value the heritage, cultures, and lived experiences of Indigenous communities and service recipients.

TBDSSAB is grateful for the relationships fostered with First Nations, Metis, and Inuit peoples in the spirit of reconciliation and mutual respect. We are grateful to our Indigenous Partners for working with us to support the Dignity, Respect, and Quality of Life for the people of our communities.

Acknowledgments

Thank you to the many service providers and The District of Thunder Bay Social Services Administration Board (TBDSSAB) staff who contributed to Under One Roof – Chapter 2: A Housing and Homelessness Plan.

Thank you also to Iain DeJong of OrgCode Consulting and his team for support throughout the process.

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1.0: Why a Housing and Homelessness Plan

1.1 Introduction

The District of Thunder Bay Social Services Administration Board (TBDSSAB) was established on April 1, 1999, through the enactment of the *District Social Services Administration Board Act* (DSSAB Act).

The provincial-municipal service delivery review conducted by the province in the late 1990s resulted in a realignment of responsibilities between the province and municipalities. The province determined that the residents of Ontario would be best served if Ontario Works (OW), Community Child Care and Social Housing were delivered at the local level. To implement local service delivery of these and other devolved functions, 47 municipal delivery agents known as Service Managers were created. The TBDSSAB is one such delivery agent.

TBDSSAB is funded by its member municipalities and through cost-sharing arrangements with provincial Ministries. The activities of TBDSSAB are overseen by a board consisting of fifteen members who are elected officials chosen by their respective municipal councils representing areas defined in the DSSAB Act.

TBDSSAB's housing role is currently governed by the HSA. With the implementation of this legislation, the mandate of TBDSSAB has been expanded to include responses to homelessness. A requirement of the HSA is the development of a 10-year plan to address housing needs and to address homelessness in the District. It is mandatory for all Service Managers to develop a plan which assesses the current and future housing needs of residents in their respective service areas.

1.2 Purpose and Methodology

The overall purpose of this document is to articulate a comprehensive 10-year Housing and Homelessness Plan for the District of Thunder Bay. This document encompasses the full continuum of housing from market housing (owned and rental), to homelessness, including affordable housing, subsidized housing (non-

profit and commercial rent supplement), Indigenous¹, supportive, and transitional and emergency housing facilities serving victims of abuse and people experiencing homelessness. The Housing and Homelessness Plan is intended to be a living document. Once adopted, the plan will be monitored and updated as new policies and programs are developed, and further research is undertaken in fields that impact TBDSSAB's housing agenda.

Within the context of the continuum, this document identifies:

- Current and future housing needs in the District of Thunder Bay
- Objectives related to identified needs
- Key issues related to the provision of and access to affordable and supportive housing
- Gaps and barriers in the system
- Strategic themes and proposed recommended actions or measures to meet identified objectives.

1.3 Area of Study

TBDSSAB is the Service Manager responsible for the provision of housing and homelessness programs to an area in Northwestern Ontario that includes the following municipalities:

- City of Thunder Bay
- Township of Conmee
- Township of Gillies
- Municipality of Neebing
- Township of O'Connor
- Municipality of Oliver Paipoonge
- Municipality of Shuniah
- Town of Marathon
- Municipality of Greenstone
- Dorion Township
- Manitouwadge Township
- Nipigon Township
- Red Rock Township

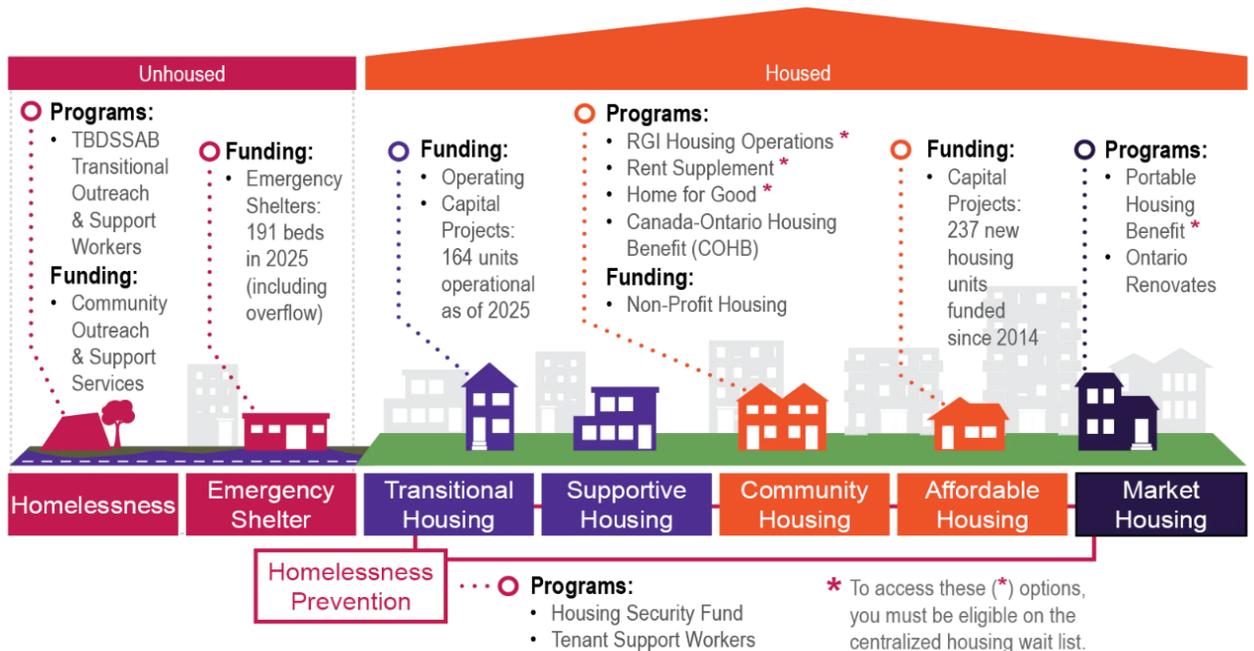
¹ Note: First Nations on-reserve housing is a federal responsibility and is beyond the scope of this study.

- Schreiber Township
- Terrace Bay Township
- Territories Without Municipal Organization (TWOMO)

1.4 Structure of Report

This report will be structured to follow the Housing Continuum as created by the Government of Canada / Canadian Mortgage and Housing Association (CMHC) and adapted by TBDSSAB. (See [Figure 2](#)). This report will cover each aspect of the housing service system, beginning with homelessness services and ending with market housing.

Figure 2: TBDSSAB’s housing and homelessness programs along the housing continuum



1.5 Funding

TBDSSAB receives funding from the Province of Ontario for homelessness services through the Homelessness Prevention Program (HPP). This funding is used to address the needs across the housing and homelessness system in the municipalities mentioned in **Section 1.3 Area of Study** and is subject to change year over year.

2.0: Homelessness

TBDSSAB commissioned the services of OrgCode Consulting to review the current homelessness system in the District of Thunder Bay – from emergency shelters to transitional and supportive housing. This section will outline the homelessness and transitional housing system in the District of Thunder Bay, followed by the results of OrgCode’s review and recommendations.

For context, homelessness is the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means, and ability of acquiring it.

Homelessness describes a range of living situations²:

1. Unsheltered or absolutely homeless and living on the streets or in places not intended for human habitation.
2. Emergency sheltered, including those staying in overnight shelters for people who are homeless, as well as shelters for those impacted by family violence.
3. Provisionally accommodated, referring to those whose accommodation is temporary or lacks security of tenure.
4. At risk of homelessness, referring to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

² Definition obtained from (<https://www.homelesshub.ca/sites/default/files/COHhomelessdefinition.pdf>)

2.1: Unsheltered Homelessness

The number of individuals in the District of Thunder Bay who are ‘unsheltered’ vary with the season. The typical cycle outreach workers have observed is the number beginning to climb as the weather warms in the spring. This upward trend continues until it reaches the peak in August/September and then slowly declines as the weather turns colder. Each winter season, there are a small number of individuals that stay unsheltered. Adding low barrier overflow winter shelter beds has helped provide additional spaces for people to stay warm.

Evidence of the value of these shelter beds is noticed in the number of people observed living in tents between the summer and winter months. For instance, as of November 2025, preliminary data for the number of unsheltered individuals observed living in encampment sites was 122. In comparison to the warmer months, the number above represents a 38% decrease as there were 196 people observed living in encampment in July 2025.

Although it is difficult to ascertain a specific number of people experiencing unsheltered homeless, TBDSSAB is collaborating with partners to ensure more accurate data for this area of the homelessness system. In September 2025, TBDSSAB implemented a new data tool, Homeless Service System Data Tool (HSSDT), and each funded organization is responsible for entering data, including organizations that serve the unsheltered homeless. This tool will help to provide a much clearer number for future planning as the tool offers staff and external providers a central database to track, real time, individuals’ housing journeys while also reducing duplication. Since the launch of HSSDT, external partners, who receive Homelessness Prevention Program (HPP) funding, and TBDSSAB staff have started using the tool.

Through HPP, TBDSSAB provides funding to organizations to offer services and support to those living unsheltered. These allocations help to support case work, encampment outreach work, mobile outreach work, a mobile outreach program, warming and cooling centres, and TBDSSAB’s Transitional Outreach Support Workers (TOSW). In addition, TBDSSAB administers the Housing Security Fund (HSF) to assist low-income residents, residing in the District, to either secure housing or prevent homelessness, for those in precarious living situations. These services combine to provide on site supports to those living unsheltered, as well as assisting individuals with navigating the social service system.

Navigation includes assistance with applications for social assistance, transitional and community housing applications, and referrals to other community services. In addition, the warming and cooling centres provide a place for people to go to escape the elements while they wait for emergency shelters to open their doors.

TBDSSAB is also an active member of the Situation Tables in Thunder Bay, Nipigon, Manitouwadge/Marathon, and Greenstone. The intent of these tables is to collaborate with other organizations to develop short-term, time limited wraparound interventions to mitigate situations of acutely elevated risk and hopefully, reduce incidences of imminent risk of criminalization, victimization, or harm.

2.2: Emergency Shelter

TBDSSAB provides funding to five emergency shelter programs that are located in the city of Thunder Bay. As of 2026, the shelter providers include:

- Shelter House Thunder Bay
- Salvation Army
- Grace Place
- Urban Abbey (two locations).

In the event of overcapacity in these spaces, TBDSSAB also works with the shelters providers to open temporary overflow spaces.

Shelter House Thunder Bay provides 61 permanent beds and during the winter season., TBDSSAB allocates funding for an additional 10 overflow spaces making it a total of 71 available spaces. This program is available to men, women, and youth.

Salvation Army provides 20 permanent beds with an additional overflow capacity of 40 for a total of 60 available spaces. This program is for men only.

Grace Place runs the Out of the Cold program from October 1 to April 30 each winter. Grace Place has space for 35 individuals with their overflow capacity utilized. This program is open to anyone needing to come in from the cold.

Urban Abbey runs a 20-bed emergency shelter for women only. At a separate location, Urban Abbey also runs a 50-bed emergency overflow shelter space the past few winter seasons that is available to anyone needing to come in from the cold.

As of January 2026, there is a total of 236 emergency shelter spaces in the system, though this number changes based on need and providers.

Plans are currently underway to establish a longer-term sheltering project in the City of Thunder Bay with the development of an 80-sleeping cabin Temporary Village that is set to operate for a minimum of five years upon completion in March 2026. This project is directed by the City of Thunder Bay. Once operational, the temporary village will increase the total number of available shelter spaces to 316.

In many locations in the District of Thunder Bay, individuals experiencing homelessness can be accommodated through short-term motel stay to ensure they have a warm and safe place to stay the night. Without emergency shelter facilities in the municipalities and townships outside of the city of Thunder Bay, these individuals are left without a warm space, and the motel stays offers temporary respite.

During business hours, TBDSSAB staff can assess clients' needs and assist with finding shelter. After hours, TBDSSAB has arrangements in place with the Ontario Provincial Police (OPP) to arrange for motel stays. In addition, there are other supplemental initiatives such as assistance with gas and food vouchers that are available in agreed upon locations³.

2.3: Transitional Housing and Supportive Housing

Transitional housing is considered as an intermediate step between emergency shelter and permanent housing and has time-limits on how long an individual or family can stay (generally up to four years). It is intended to offer a supportive

³ Emergency arrangements costs are covered under HPP.

living environment for its residents, including offering them structure, supervision, support, and life skills to become more independent.

In contrast, long term supportive housing is permanent housing with supports in place to assist individuals that could not live successfully without these supports in place.

Since 2016, TBDSSAB has supported the construction of various transitional and long-term supportive housing projects in the District of Thunder Bay through several provincial funding envelopes including Home for Good (HFG), Social Services Relief Fund (SSRF), Homelessness Prevention Program (HPP), and the use of TBDSSAB reserve funds. As of January 2026, TBDSSAB has funded the development of 309 transitional and long-term supportive housing units over the past several years.

Table 1 (page 15) lists the projects that have received funding through TBDSSAB and their respective estimated completion dates if the project is not already completed. All the projects listed below are located in the city of Thunder Bay.

In addition to **Table 1** is a large transitional housing project (with a capacity of 59 beds) that will be run in partnership between the Thunder Bay Indigenous Friendship Centre and Metis Nation of Ontario. This project is scheduled to begin in the summer of 2026.

With the addition of a significant number of transitional and long-term supportive housing units, TBDSSAB has created an application and referral process with participation from most transitional and long-term supportive housing providers. This new process will run independently of the Community Housing waitlist and participants will receive a portable housing allowance for use for rents while participating in transitional or long-term supportive housing programs, and for use in the private housing market upon completion of their stay at a transitional or long-term supportive program.

Table 1: Transitional and Supportive Housing Projects funded by TBDSSAB

Project Name	Proponent	Funding Program	Year Complete	Units
Lodge on Dawson	St. Joseph's Care Group	HFG	2019	28
Journey to Life	Salvation Army	IAH-E	2020	20
Arthur Street	Dilico Anishinabek Family Care	SSRF	2022	8
Lillie Street	Matawa	SSRF	2022	6
Algoma Street (family crisis)	Matawa	SSRF	2023	6
Cameron Street	Elizabeth Fry Society	SSRF	2023	7
Algoma Street	Matawa	SSRF	2024	21
Yonge Street	Dilico Anishinabek Family Care	SSRF & TBDSSAB	2024	20
Archibald Street	Elizabeth Fry Society	HPP	2024	16
Red River Road	Urban Abbey	HPP	2025	6
Archibald Street	E-Fry	HPP	2025	12
Huron Avenue	Ontario Aboriginal Housing Services	HPP	2025	4
George Street	PACE	HPP	2025	13
Simpson #1	Urban Abbey	HPP	2025	4
Brock Street *	Northern Linkage / St. Joseph's Care Group	HPP	2026	22
Machar Avenue	Urban Abbey	HPP	2026	4
Donald Street	Shelter House / Norwest CHC	HPP	2026	15
Simpson #2	Urban Abbey	HPP	2026	24
Miles Street	Alpha Court	HPP	2026	16
Total				252
* indicates long term supportive housing				

2.4: OrgCode Consulting Report on Unsheltered Homelessness

As previously noted, TBDSSAB commissioned OrgCode Consulting to assess the homelessness service system and offer recommendations on how to improve in key areas. It is important to note that OrgCode conducted their study in the Spring/Summer of 2025, and their report is reflective of that timing.

The full Community Report can be accessed on the TBDSSAB website (www.tbdssab.ca). The following is a high-level overview of this project and the recommendations made for the homelessness service system, including transitional and supportive housing. For more detailed information on the recommendations being taken into consideration for this 10-year plan, please see [Appendix A](#).

Encampment Systemic Response and TBDSSAB's Leadership Role

TBDSSAB plays a pivotal role in encampment response through service delivery, funding providers (including shelters), and leading with best practices. However, it was observed that encampment response is somewhat fragmented.

From OrgCode's observation of interactions with outreach workers and individuals who have tents in those spaces, they advise that addressing the complexity of encampments requires strong, coordinated leadership that unites government departments, agencies, first responders, service providers, and people experiencing unsheltered homelessness. Based on those insights, OrgCode recommends convening stakeholders, aligning priorities despite competing mandates, and creating a housing-focused action plan. The recommendation is based on the belief that these mobilization efforts are essential for an effective and unified response.

A potential area that TBDSSAB could apply this recommendation is through an active committee: The Outreach Network Table. The existence of this table and TBDSSAB's involvement in it could enable the table to evolve, over time, to meet the recommendation.

According to OrgCode's observation, the Outreach Network Table brings stakeholders together, but lacks a unified strategy, organized scheduling, and

resource coordination. Multiple organizations often provide similar survival supplies such as food and tents without a structured approach, leading to duplication and less impact. This approach tracks people's well-being over time and is highly visible to those experiencing unsheltered homelessness and the public. However, it can be challenging to deeply meet the needs of people with complex and co-occurring challenges and have the time to navigate the process of securing housing or shelter as quickly as possible for individuals.

Implementing Housing-Focused Approaches

OrgCode recommends that the basis of encampment response should move beyond relationship building and focus on getting individuals safely indoors. To have measurable progress, it is recommended that outreach staff are equipped with training on approaching assessments through trauma-informed and housing-focused case management that are supported by clear goals, housing plans, and active Homelessness Management Information System (HMIS) files.

To accomplish this recommendation, TBDSSAB plans to provide outreach staff (TOSW and external providers) with standard tools and training that guides their work, this includes:

- Providing a clear engagement structure that helps with understanding the purpose and structure of each engagement
- Providing access to HSSDT that allows workers to explore encampment locations thoroughly and track data while reducing duplication
- Providing wider access to the HSSDT to onboard new outreach staff
- Encouraging central coordination that would enable providers to schedule and stagger visits to maximize impact and effectively reach people in remote locations.

Through these joint efforts, outreach services to the encampments could be more consistent and minimize barriers.

Standardizing Pathways through Services

Given TBDSSAB's leadership role in the community, OrgCode believes there is an opportunity to convene system partners to fill information gaps and map the pathways, which in turn, would help clarify providers' roles and responsibilities at each stage of individuals' housing journeys.

By addressing these gaps TBDSSAB will have the opportunity to improve coordination, further reduce duplication, and create a more trauma-informed experience for individuals.

Homelessness Prevention and Shelter Diversion

TBDSSAB has significant eviction prevention efforts in place in the District of Thunder, such as arrears mitigation and Tenant Support Worker support. While these are important resources to address poverty reduction, OrgCode believes that eviction prevention efforts have limited impact on reducing homelessness inflow because they rarely target households at highest risk of becoming homeless.

Based on that finding, OrgCode recommends that TBDSSAB expands access to rent banks and emergency financial supports that will help prevent housing loss for households under pressure.

Roles and Responsibilities Among Community Partners

During OrgCode's engagement with service providers and TBDSSAB's partners, they learned that the alignment and collaboration within the housing and homelessness sector were identified as community strengths. Organizations and community partners worked well together and showed a desire to sustain the collaboration. However, it was noted that an area for system improvement is increased clarity on system flow and defined roles.

With a collective desire to continue collaboration and formalize it, TBDSSAB could, in the near future, lead a coordinated alignment of community efforts. As such, OrgCode recommends that TBDSSAB takes on a leadership role in this area to coordinate the process of standardizing pathways through the homelessness response system.

To accomplish this, they propose that TBDSSAB leads the building of a homelessness response system mapping to define and clarify community partners' roles in the process. Clearly defined roles between partners would support system operations. This work would entail creating standard definitions for various services and defining providers' purposes in each level of support that is based on depth of need.

Increase Capacity to Support Those with Complex Needs

TBDSSAB currently engages in a practice of anchoring conversations in the importance of data and offers various training upon request. It is recommended that TBDSSAB expands these services in providing system-wide regular training and provides access to case management support tools to standardize the client experience. Some of the areas where the provision of training could cover includes handling sensitive data and maintaining privacy, training on providing trauma-informed care, cultural competency skills, and on reconciliation.

These recommendations are not the exhaustive list provided by OrgCode. However, it is beyond the scope of the plan to include every recommendation. To read more about the list of recommendations and how TBDSSAB will address them within this 10-year plan, please see [Appendix A](#).

Building Transitional and Supportive Housing Stocks

OrgCode consulting also provided projected recommendations for new transitional and supportive housing units that are required to address homelessness in the District of Thunder Bay. [Table 2](#) below demonstrates these findings.

Table 2: OrgCode recommendations for new transitional and supportive housing

New Units	2026	2027	2028	2029	2030	Total
Scattered site with ICM or ACT supports (rental subsidies required to make deeply affordable, acquisition with minor carrying and renovation costs, or new construction to make deeply affordable)	25	25	25	25	25	125
Site-based Bridge Housing	25	25	0	0	0	50
Site-based Transitional Housing	0	20	30	0	0	50
Site-based Supportive Housing	80	80	40	30	20	250
Total	130	150	95	55	45	475

3.0: Community Housing

Community Housing ensures that a variety of quality homes and services are available for people in housing need and with low to moderate incomes.

As of January 2026, TBDSSAB owns and operates 2,473 community housing units and is responsible for the funding and administration of approximately 1,075 community housing units owned and managed by 21 non-profit providers. There are also approximately 495 housing units made available by private landlords under the Rent Supplement Program. The housing projects are located throughout the District of Thunder Bay and vary in building type, amenities, and unit size.

3.1 Partners and Roles

The provision of housing to residents in the District of Thunder Bay occurs within a complex network of legislation, regulations, and funding programs. This network involves the private sector, not-for-profit community agencies and all three levels of government, as well as the individuals and families making decisions about where they live.

Private Partners

Represented by builders, landowners, financial investors, landlords and retirement home operators, the private sector plays a key role in ensuring there is an ongoing supply of market housing as it supplies majority of housing within the District of Thunder Bay.

The activities of the private sector are tempered by economic forces, availability of financing and municipal/provincial and federal regulations such as local official plans, the Ontario Building Code and the *Residential Tenancies Act*. Since the inception of government sponsored housing programs, the private sector has partnered with government and non-profit providers to build affordable and subsidized housing.

Community Agencies

Community agencies provide the day-to-day management of housing and related services. This network includes social housing providers, emergency and transitional housing providers, supportive housing providers, long-term care centres, community-based support services, and outreach agencies. Community agencies are funded by various orders of government and by fundraising in the communities where they are located; they are also supported by thousands of hours of volunteer time.

Public Partners

Public partners, which include the federal, provincial, and municipal governments, perform two essential roles: financial and regulatory. The different levels of governments provide direct funding for such facilities as long term care centres, emergency shelters and, from time to time, financial incentives to encourage the private and non-profit sector to build affordable rental and ownership housing. They also fund health and support services to enable residents to live independently in their own homes, in supportive housing or in shelter facilities. Governments also regulate the housing sector through legislation, official plans and building standards.

Federal Government

The Government of Canada has long been a senior partner in housing, through the *National Housing Act* and its nationwide spending authority over health and social programs. It plays a central role for:

- Funding new affordable rental and ownership housing; the current initiative being the Canada-Ontario Community Housing Initiative (COCHI)
- Funding to address homelessness; the current initiative being the Reaching Home program
- The mortgage insurance program to encourage the financial sector to provide favourable mortgage rates to lower income household and non-profit providers.

Provincial Government

The Government of Ontario plays a central role in the funding and regulation of housing through the Ministry of Municipal Affairs and Housing (MMAH) which has evolved over the last 20 years from direct delivery, funding, and administration of both supportive and non-supportive non-profit housing to a more regulatory role. Legislation under the purview of the MMAH includes the:

- Housing Services Act (2011)
- Residential Tenancies Act
- Planning Act
- Municipal Act
- Development Charges Act
- Ontario Building Code

MMAH establishes the agenda for affordable rental and homeownership housing in the province and partners with Canada Mortgage and Housing Corporation (CMHC) on funding initiatives such as the Canada-Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI). Additionally, MMAH establishes the agenda for homelessness services through the Homelessness Prevention Program (HPP).

Municipal Government

Municipalities also play a role in housing. They influence housing through municipal regulations as provided for in community design plans, zoning by-laws, property and engineering standards and property tax by-laws. As well, they are responsible for providing and maintaining necessary infrastructure relating to roads, sewers, dams, and water supply.

The District of Thunder Bay Social Services Administration Board (TBDSSAB)

TBDSSAB is the designated Service Manager under the HSA. It is responsible for the funding and administration of approximately 3,548 Community Housing units owned by TBDSSAB directly and 21 housing providers and administers an additional 566 private commercial and not for profit rent supplement units as well as 265 portable housing benefits.

4.0: Community Housing Needs Projection

In 2025, TBDSSAB performed a data projection for housing needs in the District of Thunder Bay. The exercise was to forecast projected need for the next 10 years, i.e., until 2035⁴. The outcome of the projections provided TBDSSAB an estimate on number of new units required to sustain community housing in the District.

To reach the figures in **Table 3**, (page 24) TBDSSAB assessed the housing waitlist across the District from the last 10 years among other data – further explanations below. From those calculations, the number of units needed to maintain the waitlist at a preferable number⁵ was estimated. The table then shows the projected number of additional units required in the District of Thunder Bay as a total, which is broken down by municipality⁶.

At the end of 2024, TBDSSAB's housing waitlist was 1,204 with a housing stock of 3,636 units⁷. From TBDSSAB's calculations, the projected waitlist for 2035 is 1,052, and to maintain the waitlist to be 25% of our housing stock, a total of 324 additional units is required. When broken down into the different municipalities in the District, the projection shows a spread of additional housing needs across each area⁸.

⁴ Housing need is calculated by subtracting projected housing supply from projected housing demand. Key variables in this formula include current waitlist numbers, average number of moves per year, average number of new applications, and any changes in current housing stock. Data from 2014-2024 was used.

⁵ Estimated waitlist should be 25% of our actual stock to ensure our units will be occupied.

⁶ Municipalities with no social housing cannot be factored into this projected. Note that TWOMO is not included as we sold Savant Lake and Upsala units in 2017; Nakina has also been removed.

⁷ Units include TBDSSAB owned social housing, non-profit social housing, rent supplements (including Private Home Benefit – PHB), but no affordable housing units as many are also rent supplement units.

⁸ These projections exclude Red Rock and Schreiber.

Table 3: Housing Projections by District and Municipality

Municipality	Projected Waitlist	Projected Waitlist as a Percentage of Current Stock	Projected Number of Additional Units Required
Oliver Paipoonge	14	34%	6
Greenstone	34	27%	9
Manitouwadge	24	32%	9
Marathon	43	46%	25
Nipigon	23	50%	14
Red Rock	3	21%	0
Schreiber	4	16%	-1
City of Thunder Bay	905	28%	261
Total: District of Thunder Bay	1051	29%	324

Outside of groupings according to municipalities, TBDSSAB assessed projected needs based on unit types and households. In the projections, TBDSSAB found that demand for single one-bedroom units has increased in the District, while demand for senior and family units have decreased.

Table 4 (page 25) shows the projections for the different types of households, and bedroom unit sizes. To arrive at these projections, TBDSSAB factored the type of units that are requested for in the waitlist applications over the last 10 years. Outside of the city of Thunder Bay, the data shows the need to construct additional non-senior single units. Worth noting that the waitlist projections for family and senior units represents less than 25% of current available stock, indicating a decrease in the need for these types of units.

The demand for more single units is demonstrated in the data for all municipalities, as shown in **Table 5** (page 25) and **Table 6** (page 26).

Based on the data projections for the next 10 years, the primary housing need for the District of Thunder Bay is for more single non-senior units. In addition, some municipalities such as Nipigon and Oliver Paipoonge highlight the need for several family-type units – i.e. between 2 - 4-bedroom units. As for the projected need across the municipalities, majority of additional housing stock is needed in the City of Thunder Bay, followed by the next highest projections in Marathon and Nipigon.

Table 4: Projections for the District of Thunder Bay by Family Type and Unit Size

Unit Type	Projected Waitlist 2034	Projected Waitlist as a Percentage of Current Stock	Projected Number of Additional Units Required)
Single	770	104%	621
Families	172	12%	-117
Senior	109	8%	-180
Total	1051		324
1 Bedroom	827	38%	387
2 Bedroom	147	24%	27
3 Bedroom	14	2%	-136
4+ Bedroom	63	76%	46
Total	1051		324

Table 5: Projected Number of Additional Units Required by Family Type Per Municipality

Municipality	Single	Families	Senior	Total
Oliver Paipouge	6	4	-4	6
Greenstone	20	-4	-7	9
Manitouwadge	16	-7	0	9
Marathon	23	1	1	25
Nipigon	11	8	-5	14
Red Rock	2	0	-2	0
Schreiber	3	2	-5	0
City of Thunder Bay	516	-115	-140	261
District of Thunder Bay Total:				324

Table 6: Projected Number of Additional Units Required by Unit Size Per Municipality

Municipality	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	Total
Oliver Paipooonge	5	-1	2	0	6
Greenstone	12	4	-10	3	9
Manitouwadge	15	-4	-3	1	9
Marathon	24	-3	-1	5	25
Nipigon	7	3	1	3	14
Red Rock	1	-1	0	0	0
Schreiber	-2	2	0	0	0
City of Thunder Bay	325	23	-121	34	261

4.1 Community Housing Demand

TBDSSAB directly provides most community housing for low-income households in the District, and most communities have at least one social housing project.

Appendix B provides a list of the non-profit housing providers, consisting of 21 providers representing approximately 3,548 units, including the TBDSSAB direct owned units throughout the District. In addition, there are 308 privately owned, for-profit units with rent supplement agreements, 267 not for profit rent supplement units and 270 portable housing benefits. This represents 4,265 rent supported units in the District of Thunder Bay.

Most of the community housing supply was developed through funding agreements between governments and non-profits, housing co-operatives, and private landlords. For the non-profit and co-operative housing providers, funding agreements were time-limited - typically for 35 to 40-year periods - and many are now ending. Often the original mortgages for the housing projects are maturing about the same time.

Some housing providers will no longer be contractually obligated to provide affordable or subsidized housing once their agreement expires or mortgage matures. TBDSSAB will continue to seek extended 10-year operating agreements when mortgages expire for Community Housing providers.

4.2 Overall Demand

The number of applications for rent-geared-to-income (RGI) housing in the District of Thunder Bay indicates the expressed demand for community housing since it enumerates those who have actively pursued RGI assistance. Figures [Figure 3](#) (below), [Figure 4](#) (page 288) and [Figure 5](#) (page 28) show the trends in applicant demand between 2015, 2020 and 2025.

There is a clear shift in demand toward non-senior one-bedroom units, which now account for 75% of the total demand in 2025 compared to 67% in 2015. This shift in demand towards one-bedroom units reflects the general trend identified earlier: there has been a move to smaller household sizes and thus the need for smaller units. In particular, the demand for three and four+-bedroom units have fallen since 2015.

Figure 3: Applicant Demand by Unit Type 2015

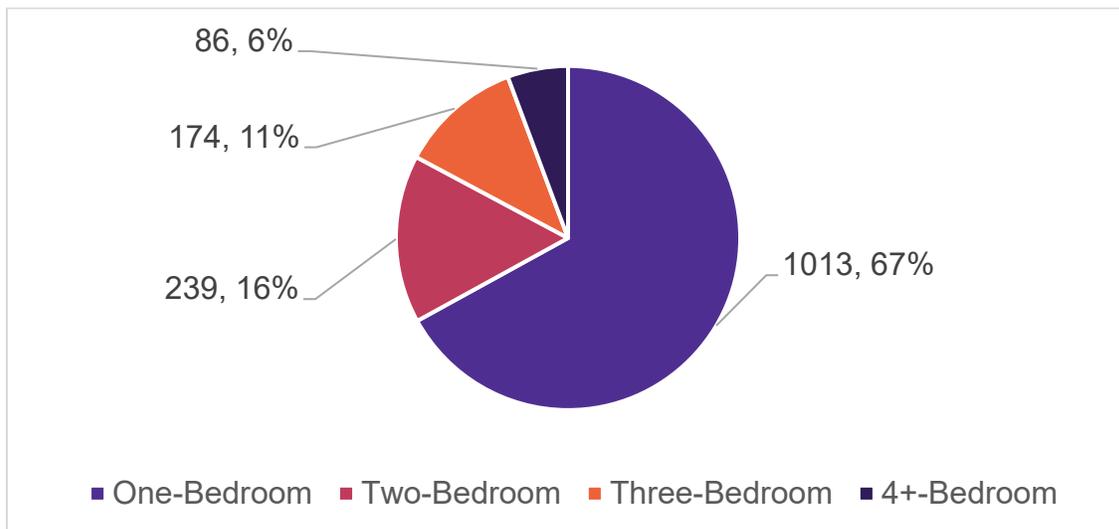


Figure 4: Applicant Demand by Unit Type 2020

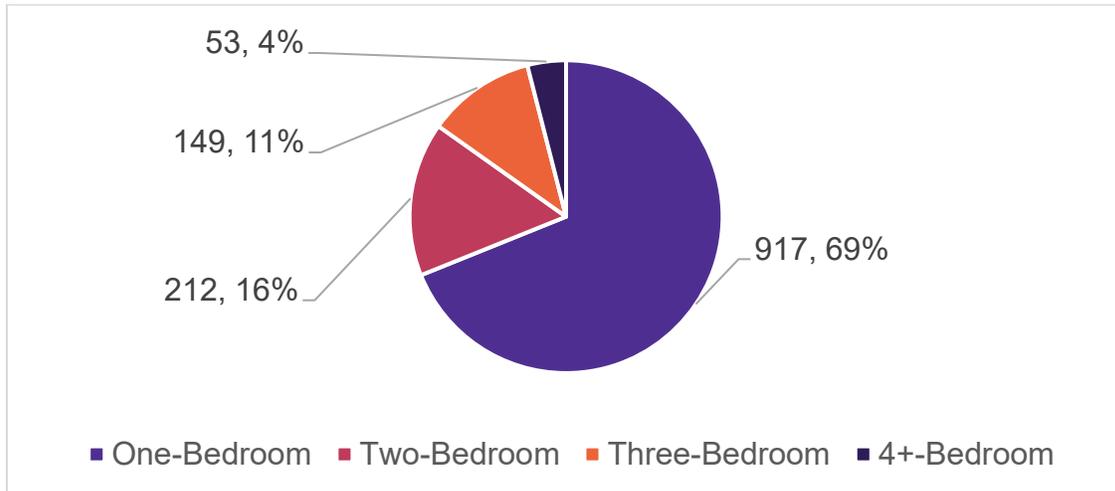
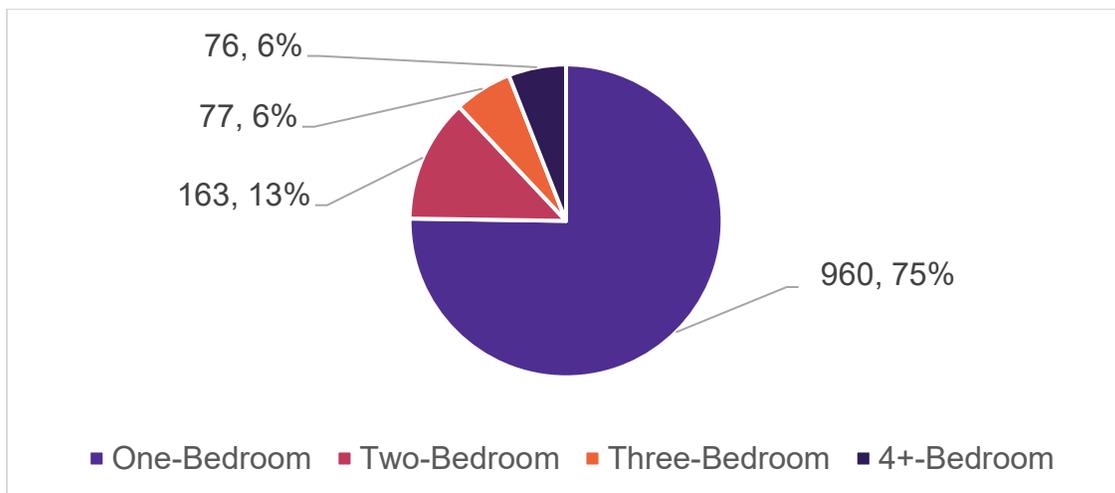


Figure 5: Applicant Demand by Unit Type 2025



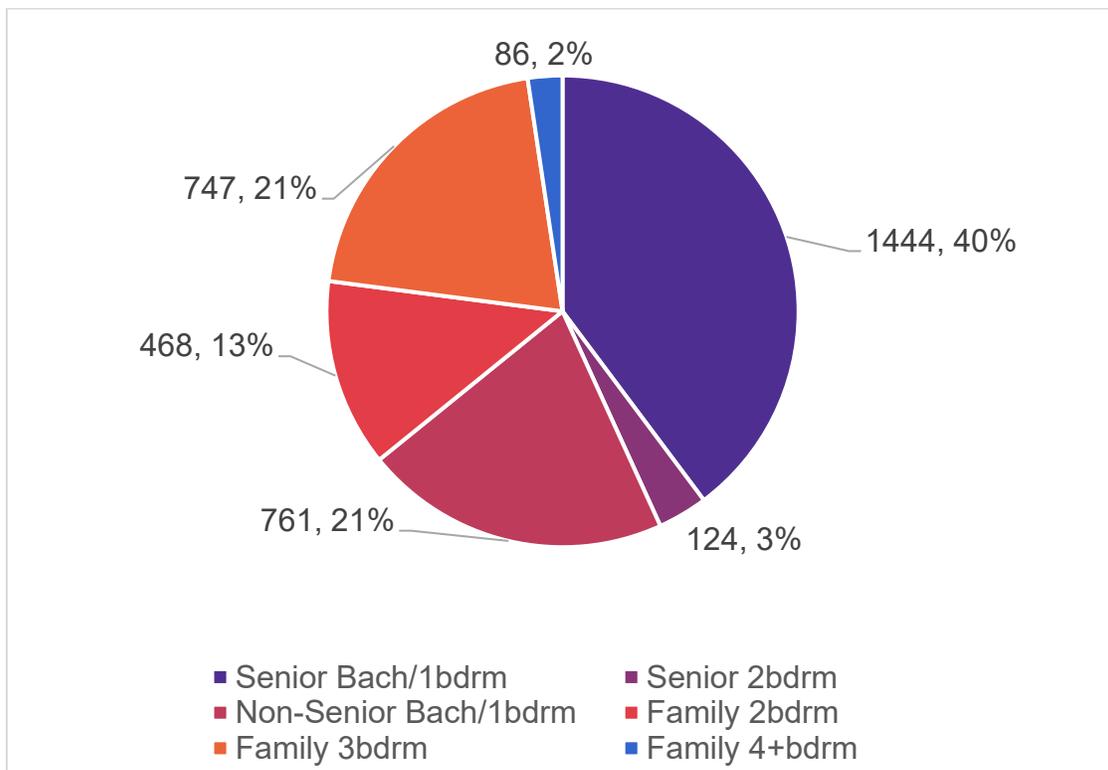
4.3 Overall Supply

The community housing portfolio was created by a range of housing programs from the 1960s to the 1990s. The bulk of the units were built directly by the Province of Ontario through the public housing programs of the 1960s and 1970s. The units under TBDSSAB administration are now owned and managed directly by TBDSSAB as well as several nonprofit and co-operative housing organizations and private landlords under the Rent Supplement Program.

Similar to most areas of the province outside of major centres, there was a preponderance of seniors' units built in communities in the District of Thunder Bay (Figure 6, below). Over 65% of the units created through the public housing program in Thunder Bay were for seniors, as this was the segment of the population most in need due to minimal pension benefits and savings. While later programs created a broader range of units to reflect the growing need in other segments of the population, seniors' housing continues to account for approximately 48% of the portfolio.

Although demand by seniors' households has fallen considerably due to the programs that created the bulk of the smaller units for social housing, these units are only available for this client group. The data shows that there is a discrepancy between supply and demand. If these trends continue, there will be considerable pressure to accommodate households requiring smaller units such as single persons or couples with no children. While only 21% of the stock is one-bedroom non-senior units, the demand accounts for 75% of applicants.

Figure 6: Distribution of Units by Number of Bedrooms, 2025



4.4 Private Landlord Rent Supplement Program and Portable Housing Benefit

The Rent Supplement Program provides subsidies for units in buildings owned by private landlords for residents who cannot afford to pay market rent. Before entering into an agreement with a landlord for rent supplement units, TBDSSAB conducts a unit inspection and determines if the unit meets criteria for program delivery.

Every time a unit under the agreement with a private landlord becomes available, TBDSSAB refers information about two (2) applicants on the centralized waiting list to the rent supplement landlord. The rent supplement landlord then chooses one of the applicants for the unit and notifies TBDSSAB of the selected applicant. A lease is signed with the tenant as well as terms of agreement for subsidy with TBDSSAB. The tenant pays the landlord a rent amount that is determined by the HSA and its associated regulations. The rent is calculated based on 30% of gross monthly household income, while the TBDSSAB remits the difference to market rent to the rent supplement landlord on the first day of each month. If the tenant's household receives government assistance, such as Ontario Works or the Ontario Disability Support Program, the amount of rent is determined from a scale created by the provincial government. Landlords must comply with all the applicable legislation (*Residential Tenancies Act, 2006, Housing Services Act, 2011*) as well as the Rent Supplement Agreement.

The Portable Housing Benefit program by contrast, does not subsidize a specific unit. With the amendments to O. Reg 367/11, the TBDSSAB can fund and deliver a Portable Housing Benefit. The main benefits of the Portable Housing Benefit are the client-centered approach that allows the subsidy to move with the individual which offers people the freedom to choose where they live. In addition, the Portable Housing Benefit provides an additional tool for the TBDSSAB to provide greater access to a variety of housing options instead of being limited to traditional social housing stock. Lastly, the Portable Housing Benefit results in more households with mixed incomes living in communities due to greater ability to diversify their housing portfolio.

Recipients of a Portable Housing Benefit are selected from the centralized waiting list using selection system rules of the HSA including provincial priority rules.

As of January 2026, the TBDSSAB has 310 units through agreements with private landlords in the Private Landlord Rent Supplement Program and are assisting 282 individuals and families through the Portable Housing Benefit.

5.0: Affordable Housing

Affordable housing is considered as independent living where rents on average for the project are at or below 80% of the Canada Mortgage and Housing Corporation Average Market Rent for the community or as approved by the Ministry.

Since 2014, TBDSSAB has supported the construction of various affordable housing projects in the District of Thunder Bay through several provincial funding envelopes including Investment in Affordable Housing (IAH), Canada Ontario Community Housing Initiative (COCHI), Ontario Priorities Housing Initiative (OPHI), Affordable Housing Program (AHP). Through these programs, 237 affordable housing units have been created. See [Table 1](#), page 15.

In 2019 the Ontario government announced the Community Housing Renewal Strategy, a multi-year plan to sustain and grow the community housing system. As part of this strategy, two new programs were launched in 2019-20 leveraging federal investments under the bilateral agreement between the Ministry of Municipal Affairs and Housing (MMAH) and the Canada Mortgage and Housing Corporation (CMHC). Guidelines for these new programs were also introduced.

The Canada Ontario Community Housing Initiative (COCHI) represents a re-investment of federal funding allowing Service Managers to address the challenges associated with housing projects reaching the end of mortgages and/or operating agreements. The objective of COCHI is to protect tenants in projects with expiring operating agreements/mortgages and begin to stabilize and eventually grow the supply of community housing through regeneration and expansion, repairs, renovations, and operating support. Housing projects and providers are eligible for COCHI funding if they are community housing providers listed in the HSA as of April 1, 2019.

Table 7: TBDSSAB funded affordable housing projects since 2014

Project Name	Proponent	Community	Funding Program	Year Completed / Proposed	Units
Sister Leila Greco Apartments	St. Joseph's Care Group	Thunder Bay	AHP	2014	132
Victoria Avenue	Habib Enterprises	Thunder Bay	IAH	2014	21
Donald Street and Pearl Street	TBDSSAB	Thunder Bay	IAH / TBDSSAB	2015	16
Kay Bee 1 and 2	Kay Bee Seniors NP	Oliver Paipoonge	IAH	2016, 2018	10
Bell Street	Township of Nipigon	Nipigon	IAH	2018	4
Algoma Street and Cornwall Avenue	Northern Linkage	Thunder Bay	IAH	2018	24
Cody Avenue	Matawa	Thunder Bay	IAH	2020	8
Mclvor Court	TBDSSAB	Thunder Bay	OPHI / TBDSSAB	2020	6
Archibald Street	Northern Linkage	Thunder Bay	COCHI	2025	14
Total					235

In addition, the COCHI guidelines require the preservation of Urban Native Housing (UNH) units to ensure there is no net loss of units with adequate rental affordability. COCHI funding must be used in addition to existing municipal subsidy for community housing expenditures – COCHI funding cannot be used to offset municipal social housing expenditures.

The Ontario Priorities Housing Initiative (OPHI) is modeled after the previous Investment in Affordable Housing Extension (IAHE) and allows Service Managers to address local housing priorities. Initiatives including rent supplements, housing allowances and housing development and repair remain under the OPHI program. Under the OPHI Program Guidelines, Service Managers have the flexibility to select the components they will deliver each year under their approved funding allocations. Additional features include the ability to offer a support services component and utilize OPHI funding for community housing repairs under the Ontario Renovates program.

To support Ontario's overall National Housing Strategy (NHS) commitment, each Service Manager has been assigned a rent-assisted unit target for the 2025-26 fiscal year. These targets are aligned with funding allocations and are intended to contribute toward the overall provincial goal of expanding rent-assisted housing. TBDSSAB's specific expansion target for 2025-26 is 30 new units.

Units that are eligible to be counted toward the 30-unit target are new COCHI and OPHI rent assisted units, such as expired Urban Native Housing units, new units created through investment of HPP, OPHI, and COCHI funding, Municipal investments in new rent supplement or rent supported units.

Through COCHI funding allocations over the past several years, TBDSSAB has focused investment in the areas of repair of existing community housing properties and in the provision of rent supports and transitional operating funding to maintain Urban Native Housing units where the mortgages and operating agreements have expired. With previous OPHI funding allocations, TBDSSAB has focused on capital investment in new rental housing, and continued investment in the Ontario Renovates program.

Although more affordable housing development is needed throughout the District of Thunder Bay, it is important to caution that the creation of such units will continue to be a challenge. With limited funding and competing priorities for these resources from Community Housing repair and Urban Native Housing rent subsidies, coupled with an average cost of \$450,000 to build a single new unit, the available funding does not stretch far. It is imperative that perspective affordable housing builders be encouraged to look at several funding opportunities through the federal and provincial levels of government to draw from various sources of funding.

A new program opportunity for the development of affordable housing is Build Canada Homes. Build Canada Homes is a new federal agency that will build affordable homes, support builders with financing, and encourage innovative building methods. The focus will be primarily on non-market housing, supporting a mix of income needs as part of a national effort to double housing construction, restore affordability, and reduce homelessness.

TBDSSAB will work with interested developers to assist them to leverage the funding potential that will be available through the Build Canada Homes program.

As part of TBDSSAB's ongoing commitment to supporting individuals and households in need across the District of Thunder Bay, a review of potential directions for the development of new affordable housing projects is warranted. This aligns with our mandate to provide housing stability, reduce homelessness and strengthen communities throughout the District.

Across the communities we serve, the need for affordable, safe, and appropriate housing continues to grow. There are factors that contribute to the demand as well as constraining factors that prevent TBDSSAB from adequately addressing the growth, including:

- **Rising Housing Costs:** Market rents across both urban and rural areas in the District have increased significantly in recent years, making it more difficult for low-to-moderate-income households to secure affordable housing.
- **Waitlists and Demand:** Current community housing waitlists continue to grow, reflecting increasing demand, particularly for single units for seniors and individuals.
- **Aging Infrastructure:** Much of the existing housing stock is aging and does not fully meet the modern needs for accessibility, energy efficiency, or suitability for an increasingly diverse tenant population.
- **Community Impact:** Housing stability is directly tied to better outcomes in health, education, and employment, supporting stronger, healthier communities.

Provincial and federal funding programs for housing development are currently available or expected to be renewed, offering opportunities to leverage funding partnerships. Further, local partners have expressed growing interest in addressing housing challenges within their communities. Developing new affordable housing strengthens the overall capacity of the community housing

system and compliments TBDSSAB's existing housing and homelessness programs. In addition, there are potential initiatives that could offer supplemental increase to housing stock.

5.1. Land Banking

Land banking is the practice of acquiring and holding parcels of land for future development or use. Land may be acquired when favorable terms arise or opportunities exist and held until an appropriate time to develop. Having suitable land available tends to streamline proposals for new development.

5.2. Acquisition of Existing Housing

The benefits of acquiring existing housing include the opportunity to quickly convert units to affordable housing, often with little renovation funding required. This can lead to greater cost effectiveness and lower overall investment per unit of housing. There may also be the opportunity to revitalize neighbourhoods and stimulate new economic activity.

Administration is proposing to explore a myriad of options for the development, repurposing and/or purchasing of properties that could lead to additional affordable housing. Continuing to explore funding opportunities, collaboration with partners, and identifying potential options to grow the stock of affordable housing.

To read more information on recommendations on community and affordable housing, please see [Appendix A](#).

Conclusion

In conclusion, this 10-year housing and homelessness plan provides a clear, realistic path toward improving safe, stable, and affordable housing for all members of the District of Thunder Bay. By combining prevention, supportive services, and housing solutions, the plan addresses both the immediate needs of individuals experiencing homelessness and the systemic factors that cause housing instability. Its success depends on sustained funding, strong partnerships, and ongoing evaluation to adapt to changing needs. With continued commitment and collaboration, this plan has the potential to significantly reduce homelessness, strengthen neighborhoods, and promote dignity, opportunity, and stability for current and future generations.

Appendix A

Update and Recommendations Report 2025-2035

Homelessness Recommendations

Emergency Shelters	
Recommendation	Start
1. Work with Emergency Shelters to identify access barriers and develop strategies to address them.	2026
2. Create an updated emergency shelter system flow chart with the addition of the temporary shelter village and expanded shelter program spaces.	2026
3. Define and standardize roles and responsibilities for shelter case management staff funded by TBDSSAB and TOSW outreach caseworkers in assisting homeless individuals to progress through the housing system.	2027
4. Create flow chart based on ('c.') that provides consistent information on areas such as points of contact, outreach worker visitation days and processes for sending referrals.	2027
5. Review emergency shelter funding policy and procedure.	2027
6. Encourage the creation of a Terms of Reference for Emergency Shelter working group that outlines/incorporates shelter system flow information.	2028
7. Transition from paper consent copies to electronic that would be stored in the HSSDT database.	2028

Transitional and Supportive Housing	
Recommendation	Start
8. Implement and share with community new transitional housing process and application through TBDSSAB	2026
9. Work with the Homelessness and Addictions Recovery Treatment (HART) hub to coordinate the opportunity for expanded Supportive Housing solutions.	2027
10. Expand the Indigenous designed and Indigenous led transitional and supportive housing solutions by working with partner organizations.	2028
11. Explore the development of an online option for the transitional housing application system.	2028
12. Develop a process for access to transitional and long-term housing options for individuals who have Community Housing arrears.	2028
13. Work with and receive recommendations from TBDSSAB’s new Indigenous Advisory Table to incorporate best practices within TBDSSAB housing units.	2028
14. Develop 150 bridge, transitional and long-term supportive housing units by 2031. Re-evaluate to meet future needs across the district. Review yearly based on funding received.	Review yearly
15. Work with support providers to advocate to the Ministry of Health for the support resources necessary to expand the long-term supportive housing sector. Review yearly based on funding received.	Review yearly
16. Expand the coordination of the transitional and long-term supportive housing system through the growth of the newly developed Transitional Housing Application system. Review yearly based on funding received.	Review yearly

Encampment Response	
Recommendation	Start
17. Coordinate with the City of Thunder Bay and funded outreach organizations and other system supports to develop an Encampment Service Standards for the city of Thunder Bay.	2026-27
18. Work towards all outreach teams utilizing the HSSDT to have full accounting of all individuals experiencing homelessness.	2026
19. Ensure updated and appropriate training for encampment outreach workers.	2027
20. Encourage consistent tracking of encampment statistics between TBDSSAB and other partner organizations.	2027
21. Work with partner organizations to develop encampment response coordination to ensure resources and materials are optimized.	2028
22. Develop system approaches that are Indigenous-designed and Indigenous-led for encampment response and services.	2028

Homelessness General	
Recommendation	Start
23. Explore training programs and opportunities for all workers in the homelessness service system to help strengthen skills and develop consistent approaches in the current system.	2027
24. Explore opportunities for two-way data sharing with the Federal Reaching Home program to ensure consistent information is considered in program decisions.	2028
25. Explore the hiring of Org Code Consulting to conduct an analysis of the District of Thunder Bay homelessness service system to update the needs and opportunities that may exist.	2031

Community and Affordable Housing Recommendations

Community Housing	
Recommendation	Start
26. Explore changes to the TBDSSAB Community Housing arrears policy and procedure to reduce barriers and access.	2027
27. Maintain the supply of Community Housing units through operating agreements with not-for-profit providers upon the expiry of their current operating agreements.	Yearly to 2030
28. Assist not for profit housing providers to access new development and repair funding through Build Canada Homes, Canadian Mortgage and Housing Corporation and any future capital funding opportunities that may develop.	Yearly to 2035
29. Review yearly based on funding received - Invest Canada Ontario Community Housing Initiative (COCHI) funding, or similar future funding dollars, in the repair and maintenance of the existing Community Housing stock.	Yearly to 2035
30. Review yearly based on funding received - Continue to maintain Urban Native Housing units within the system upon expiry of mortgages.	Yearly to 2035
31. Encourage the merger and amalgamation of not-for-profit housing providers to ensure long-term stability.	Yearly to 2035

Direct Owned Community Housing	
Recommendation	Start
32. Review the opportunities to add mental health and addiction services on-site at TBDSSAB buildings.	2026
33. Establish a long-term plan for the future of the Andras Court property.	2027
34. Establish a program to provide a mentorship (trades) program for students in TBDSSAB housing properties to learn maintenance and unit repairs (i.e. Niagara RAFT program).	2027
35. Partner with Indigenous organizations to provide services (health and social programming) within TBDSSAB buildings.	2026 - Q4
36. Explore opportunities to acquire available land for housing and prepare development plans to facilitate readiness for funding envelopes.	2027 to 2035
37. Examine the opportunities to add additional units to TBDSSAB Community Housing portfolio stock through expiring operating agreements where not for profit Housing Boards choose not to renew agreements and remove themselves from managing housing stock.	Yearly to 2030
38. Review the expansion of energy efficiency opportunities within existing TBDSSAB buildings.	Yearly to 2035
39. Review yearly based on funding received - Add additional housing units with funding from the provincial and federal governments through new builds and renovations to existing Thunder Bay buildings. Explore partnership opportunities to support growth in units.	Yearly to 2035

Private Landlord Rent Supplement and Portable Housing Benefit Programs	
Recommendation	Start
40. Create a standard procedural document that guides landlord engagement.	2028
41. Continue to develop and strengthen relationships with private landlords to sustain and grow the Private Landlord Rent Supplement program and the Portable Housing Benefit program.	Yearly to 2035
42. Expand investment annually in the Private Landlord Rent Supplement program and the Portable Housing Benefit program to grow the program by a net 25 units annually to achieve Service Level Standards.	Yearly to 2035
43. Educate all DSSAB front line staff to enable the offer of rent supplement and Portable Housing Benefit.	Yearly to 2035

Affordable Housing	
Recommendation	Start
44. Work with not-for-profit housing developers to create a slate of shovel ready projects to be eligible for funding opportunities.	2026
45. Continue based on funding through OPHI and COCHI (or future similar programs) to provide funding for a minimum of 5 new affordable housing units per year.	2026

Advocacy and Education	
Recommendation	Start
46. Advocate to the province for revisions to the portion of OW and ODSP shelter allowance that is paid towards rent.	2026
47. Advocate for increased rates for shelter costs for OW and ODSP programs.	2026
48. Educate and provide resources to TBDSSAB staff on the various housing programs available.	2026
49. Plan a TBDSSAB led Homelessness Forum to bring organizations together for a shared vision to address homelessness across the district.	2026
50. Advocate for increased Federal and provincial funding for repairs to aging Community Housing stock.	2026
51. Advocate for ongoing funding for the Housing Safety Unit to support the safety and comfort of tenants.	2026
52. Advocate for changes to the Child Welfare system to reduce the number of youth becoming homeless.	2027
53. Work in partnership with Indigenous leadership and the Federal and Provincial governments to develop a plan that will address the number of individuals that are banned by Indigenous communities from becoming homeless.	2027
54. Advocate for increased contributions by the Federal government for expanded housing in Indigenous communities.	2028

Appendix B

Non-Profit Housing Providers

Beendigen Incorporated

Chateaulac Housing Incorporated

Fort William Branch No. 6 Housing Corp.

Geraldton Municipal Housing Corporation

Geraldton Native Housing Corporation

Greek Orthodox Community of the Holy Trinity Non-Profit Housing Corporation

Holy Cross Villa of Thunder Bay

Holy Protection Millennium Home

Kakabeka Legion Seniors Development Corporation

Kay Bee Seniors Non-Profit Housing Corporation

Lakehead Christian Senior Citizens Apartments, Inc.

Lutheran Community Housing Corporation of Thunder Bay

Manitouwadge Municipal Housing Corporation

Marathon Municipal Non-Profit Housing Corporation

Matawa Non-Profit Housing Corporation

Red Rock Municipal Non-Profit Housing Corporation

TBDSSAB Under One Roof – Chapter 2

St. Joseph's Care Group

St. Paul's United Church Non-Profit Housing Corporation

Suomi Koti of Thunder Bay Inc.

Thunder Bay Deaf Housing Inc.

Thunder Bay Metro Lions Housing Corporation

Native People of Thunder Bay Development Corporation